

Penalty for presenting fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§152 and 3571.

Debtor: Ganiat A. Aiyegoro

CASE No.08-22050-TJC

I. Pre-Petition Arrearages:

| | | |
|---|--------------|---------------------------|
| 3 Monthly payments (07/2008 - 09/2008) | @ \$2,902.54 | \$8,707.62 |
| Accrued Late charges (07/2008 - 09/2008) | | \$306.39 |
| Escrow Shortage | | \$3,173.51 |
| Total | | <u>\$12,187.52</u> |

The parties are advised that fees for preparation of a Proof of Claim, review of Chapter 13 Plan and representation in a case prior to the confirmation of the case are considered a post-petition expense and, therefore, not reflected above. Fees vary and often can range from \$150.00 to \$250.00. Updated figures may be obtained upon request of Counsel.

II. 11 U.S.C. Section 1325(a) (4) Test:

The creditor advises Counsel for the Debtor and Trustee that the payoff balance on the Deed of Trust Note as of the September 19, 2008 filing date was \$ 447,675.37.

cc: Jonathan P. Morgan, Esquire
Nancy L. Spencer Grigsby, Trustee